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kitchens and other hazards. Sometimes a domestic worker gets ill. But, she still needs to complete her work often without seeing a doctor. She gets no sick leave or regular holidays. Sometimes, if her employer allows, she takes a few minutes rest or catches up on sleep during the day.

The informality of her working conditions means she does not have sick leave or standard vacation time.

She may not get to visit her village for years. She misses her family. For child domestic workers, non-stop work without recreation, rest, leave or a holiday may have a long-term psychological impact.

Most live-in domestic workers have makeshift sleeping arrangements. She sleeps either on the drawing room floor or in store rooms. Only a few sleep in a dedicated "servant" room.

In the kitchen, a domestic worker may suffer cuts and burns. Often these minor injuries are not properly treated, even with rudimentary first aid, leading to poor healing. She suffers avoidable scarring, and in some cases, infections.

EXPERIENCING ABUSE

A domestic worker routinely suffers verbal and physical abuse. She breaks something; she's scolded.

This is verbal abuse. Sometimes she is struck—physically abused—as many employers see this as an appropriate form of punishment for even the most trivial mistake.

Women and girls are particularly vulnerable to violence usually by men.

A domestic worker may not know what are acceptable behaviours and conditions



Household work involves hard physical labour and continuous exposure to heat in kitchens and other hazards.

in the workplace and this makes it more difficult for them to identify abuse and injustice. They often cannot articulate their experiences, however abusive.

THE LOSS OF CHILDHOOD

A child domestic worker loses her childhood in exchange for a wage that helps her family stay afloat.

Education is foregone. She has few opportunities to play and learn. Her work keeps her so occupied that she doesn't even get time to dream about a future.

A girl that is supposed to be at school is sent to work as domestic worker. She is deprived of her childhood and education. We may be unsure of the exact psychological impact on a child but the effect may last for many years and shape her attitude to work as an adult.

CHARACTERISTICS OF THE INFORMAL SECTOR

What are the typical employment characteristics for a worker in the informal sector?

Typically, a worker in the informal sector has a long work day with little rest or planned breaks. Her meals might not be sufficient, nutritious or evenly planned. She may be hungry and tired. Equipment and any machinery for her job is old, poorly maintained and dangerous. She is far too exposed to workplace accidents such as cuts, chemical and heat burns, and slips and falls. She has little access to even simple first aid. Verbal and physical abuse is common; terms and conditions not easily negotiated.

In many cases work is irregular, seasonal but also unpredictable. Hiring practices are skewed and employers unaccountable to the law let alone employees.

According to the Asian Development Bank, 89 per cent of the total number of jobs in Bangladesh are in informal employment. Most of these jobs are in agriculture, fisheries, trade, and industries with lower capitalisation. Women make up a larger part of the informal labour force compared to that in the formal sector. Only around 30 per cent of the labour force works under the legal formal labour market framework.

The Government's Bureau of Manpower, and Employment Training says, about 51 per cent of the informal work force has no schooling.

According to the International Labour Organization, 421,000 children in Bangladesh are engaged in domestic work. Most of them are female. The number is increasing.

Labour productivity is very low in the informal sector. For instance, in manufacturing labour productivity in the formal sector was 33 times higher than in the informal

sector according to the Asian Development Bank's Country Report of 2010.

Most economists agree understanding the informal sector in terms of demographics, education, location, employment status, occupation, income, and work place conditions is key to determining employment policies. Good policies will improve the working conditions increase labour productivity. That's sound economic policy.

But we think that understanding an individual's early experience of work is also key to understanding productivity. We're talking about behavioural economics.

EARLY WORK EXPERIENCES SHAPE OUR CONCEPT OF EMPLOYMENT

How do early experiences of employment in the informal sector shape workers attitudes to work in general?

The social characteristics of work in the informal sector shape the psychological experience of employment. This experience is different for people that complete school and make the transition to formal employment. Our ideas about work place behaviour, motivation, and productivity simply do not apply to the informal sector or to workers entering into industry with unfinished schooling.

Informal employees may equate work with endless toil and absolute obedience to their employer. They may associate work with abuse or other harmful experiences. This is likely to affect their work life in the future. There may be effects on performance, motivation, self-confidence, trainability, or compliance with simple regulations.

People in the informal sector may not understand the concept of "employment". They may, of course, struggle to understand written job contracts, labour regulations, and specific company employment practices. But more importantly they may not share the principles of the unwritten social contract between an employer and employee. The transaction of work for a wage has certain normal mutually understood behaviours of the employer and employee. For example, a worker can rightfully expect that working beyond normal requirements incurs a benefit. That benefit may be additional pay, opportunities for promotion and training, or recognition.

In the next article in our series of three on the informal sector we discuss the relationship between early experiences of employment in the informal sector and long-term productivity.

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